fault was that of the architect and not of the Directors.

Mr. Lacon said that all were agreed that there had been extravagance.

Mr. Nelson having entered the room, Mr. Worship asked if the sum of 795*l.* 8s. included all the architect's charges from 1841 to 1843.

Mr. C. J. Palmer said it was a copy of the account furnished by Mr. Nelson.

Mr. Worship—Is there any other account of Mr. Nelson's anterior to this?

Mr. Palmer—Yes, they are in the preliminary account.

Mr. Lacon—There can be no objection to reading it.

The account referred to amounted to 229*l.* 4s., including Baynes' drawings, 17*l.* 2s. 2d.; journey, and setting out the ground, 24*l.* 8s. 6d.; Willey, for survey, 15*l.* 13s. 6d.; Bane, painter, 34*l.* 9s.; Daye and Hague, lithographers, 33*l.* 12s.; Nelson, travelling expenses, 45*l.* 7s.; Nelson, professional account plans, 427*l.* 7s., &c.

Mr. Nelson said those expenses were upon a preliminary survey of the Denes, for plans to send to the treasury, quite independent of the contract drawings; Willey was the land surveyor, and Barnes was employed to make plans, now in the possession of Mr. Palmer.

Mr. Worship wished to know of the Chairman, if the architect ought not to be held answerable for the consequences of this incompetency.

The Chairman could not oppose his private opinions to those of Mr. Worship, who was a professional man.

Mr. Worship, after some digressional conversation, said the question was simply whether or not Mr. Nelson was accountable for any misconduct, want of skill, and want of judgment—(Mr. Nelson smiled)—Mr. Nelson might smile, but there was nothing to laugh at. He wished to ask Mr. N. a question. It appeared that in August, 1842, he (Mr. N.) was applied to, and his attention called to the state of the kitchen, drains, &c., when he replied that the kitchens were but temporary. Had the kitchens been shewn on the plans as temporary? Had not the plans been adopted on the faith that they were perfect in every respect?

Mr. Lacon had never understood that the kitchen was a temporary one.

The Mayor said, Mr. Balls had said he could not carry on the house if there were not another kitchen.

Mr. Pritchard—After spending ten thousand pounds, we find the kitchen and drains are incompetent.

Mr. Lacon—We are all agreed on that.

Mr. Worship said he regretted that he had felt it his duty to state a case for counsel, and had taken the opinions of the Attorney-General and Mr. Tomlinson. He offered to read the cases and opinions.

Mr. Pritchard moved that they be heard.

Mr. G. D. Palmer thought the thing laid in a nut-shell, and expressed a strong opinion relative to the architect, but they were bound as Directors to keep faith with the tradesmen. He did not wish to bear too hard on Mr. Nelson, but he felt strongly. They had arrived at an expenditure of 15,000*l.*, and how were the tradesmen to be paid?

Mr. Worship said, the Attorney-General had given his opinion that the architect was liable for radical defects, of which the Directors could not be judges. If the result of Mr. Nelson's conduct would shew the whole plans valueless, the Directors had ground in law to reject his claim for per-centage and journeys. He (Mr. W.) had been disgusted with the attempt to pay Mr. Nelson, by setting off against his calls on shares.

The Chairman contended Mr. Nelson had a right to do so.

Mr. G. D. Palmer asked if it was to be laid down as law, that however flagrant his conduct might be, they were bound to pay him any commission he pleased to charge.

Mr. Dowson could see no deductions that the commissioners could be subject to.

The Mayor asked if the Chairman were satisfied Mr. Nelson had done nothing but what he ought to have done, but received no reply.

Mr. Reynolds thought they had begun at the wrong end, and that the present discussion was premature. They ought now to settle as to the tradesmen's bills, and go into the investigation of other things on a future day.

Mr. Dowson said, there was a disputed account between a tradesman and the architect, which was not noticed in the balance-sheet.

The Mayor asked the amount in dispute?

Mr. Dowson said between 500*l.* and 600*l.*

Mr. Nelson said they were not liable to it.

Mr. G. D. Palmer said the architect had promised to furnish certificates, which would enable the tradesmen to recover certain payments, and had not done so.

Mr. Nelson found they were not entitled to the certificates.

Mr. G. D. Palmer told Mr. Nelson he had thoroughly humbugged them, and he was ashamed of him. He had not only disgraced himself, but the Directors, who, upon his promise, had told the tradesmen they would get their money. Mr. N., in his opinion, had betrayed great ignorance of architecture.

Mr. Nelson was sure, when they heard his explanation, they would be satisfied. A grosser attempt at extortion was never made than had been sought to be practised, and it then turned out that a part of the dispute arose from the omission of what ought to have been inserted in the specifications.

Mr. Spilling was called into the room, when, after a very warm discussion on the subject of difference between him and the architect, he said, in reply to an inquiry from Mr. G. D. Palmer, that he was perfectly willing to refer the matter in dispute to arbitration. To this Mr. Nelson objected, but, after a very long discussion, he offered, if the Company would pay his clerk 5*l.* for expenses, and a guinea a day, he should bring down the books in which the work was entered, and go through the whole with the tradesmen.

Mr. Lacon asked if the 800*l.* they had already paid for supervision was to be thrown away.

It was then proposed that Mr. Upton should come down with the books, and Mr. Lacon undertook to prevent any obstacles being thrown in the way of the tradesmen, when Mr. J. C. Smith moved, "That Mr. Nelson attend Messrs. Spilling and Swirles, at the Victoria Hotel, with all the accounts and books, to examine the dimensions and charges, with a view to a proper statement of the difference between them, in order to a fair adjustment of the same under the contract," which was seconded by Mr. Pritchard.

Mr. G. D. Palmer moved as an amendment, that 350*l.* be offered to Swirles and Spilling, in full, for their disputed demands, which was seconded by the Mayor, when the original motion was carried.

Mr. Dowson then asked for an order to make the fifth call, and hoped they were satisfied with the honesty of the accounts.

Mr. Worship never questioned the honesty of the Directors, but there were things in the accounts which ought not to be allowed. There was one charge, 59*l.* 10s. for a well, because Mr. Nelson had insisted on having dry wells so near the spring wells as to have poisoned them. Mr. N. had charged a commission on this, and if the chairman paid it, he (Mr. W.) would proceed against him.

Mr. G. D. Palmer was not satisfied with Mr. Nelson's charges.

Mr. Nelson spoke of the very LIBERAL spirit in which he had acted towards the Company, in having taken only 2½ per cent. on the accounts of Mr. Fenn, the road maker, and Mr. Orgill, the clerk of the works.

Mr. Lacon said that the word *liberal* was a very injured one.

Mr. Nelson said his expenses had exceeded his charges for journeys by 30*l.*

Mr. Worship handed a written notice to the Chairman, to the effect that if, in money or otherwise, Mr. Nelson was paid the 795*l.* he (Mr. W.) would feel compelled to proceed against him under the deed of settlement.

The Mayor moved the adoption of the Report, leaving 795*l.* 8s. out of the question, which was seconded by Mr. Worship.

Mr. Nelson was not prepared to give in. If Mr. Worship would give him his money back that he had paid on his shares, he would forego any claim he had, and that because of the feeling he (Mr. W.) had manifested. "If (said Mr. N., addressing Mr. W.) you had not retired from the direction, I should have moved that you be dismissed, I have a case against you. What is all this against me? Can you point your hand to any man in this world, and say he never did wrong? I have risen by my own exertions, from being a clerk in an office, to be the third man in the kingdom."

After some further skirmishing between Mr. Nelson and Mr. Worship, Mr. J. C. Smith moved the adoption of the Report, which was seconded by Mr. Woods.

Mr. Nelson objected to it as a vote of confidence. Suppose he turned round on them and left them in the lurch by putting his hand to the amount of the tradesmen's claims! It was upon his professional qualifications, and no upon the accounts that they were endeavouring to attack him.

On putting the resolution to the vote, there were, for the amendment 7, for the original motion 7, including Mr. Nelson, and the Chairman gave the casting vote in his favour, having previously voted.

An order was then made for the payment of the fifth and last call forthwith, and it was resolved that the arrears be got in.

Mr. Spilling said he should take the earliest period to file a bill in Chancery against the Directors.

Mr. Worship said he should do it.

R. P. Kemp, Esq., and W. Johnson, Esq., went out of the direction by rotation, and declined being re-elected. The Mayor, J. Pritchard, Esq., and A. Woods, Esq., were elected in their stead.

The meeting, which was frequently one of great confusion, lasted four hours.—*Norwich Paper.*

Literature.

LIFE ASSURANCE.

The Hand-Book for Life Assurers. Cunningham, 1, St. Martin's-place, Trafalgar-square.

So important do we deem the system of Life Assurance, and so limited is yet a right understanding of its principles, and the benefits it is capable of diffusing, that we gladly welcome this effort to elucidate and extend them. The popular term "Hand-Book," we take to mean a guide, a chaperone, and a replication to current questions. The little work before us fully maintains its claim in these respects, but it goes further by placing before inquirers a familiar explanation of the science upon which the system is founded, with some well-devised operations in numbers illustrating it; notices of the most important tables of the decrements of life, and by means of tabular summaries shews the date of establishment, nominal capital, nature of risks undertaken, peculiarities of constitution, and rates of premium of each of the ninety or a hundred companies, all professing, says the author, "to have each discovered, and now exhibiting the best possible systems to make choice of among claims to notice so numerous and so varied." The whole of the subject indeed is treated with perfect fairness, a feature so valuable as to induce us to recommend it to all persons requiring information.

With respect to the principles which govern the assurance of life, and the modes in which they have been applied, it happens that years ago we occupied many periods of leisure in investigations demanded at the hands of those who would understand and be prepared to speak upon them. The fathers of the science, Halley, De Moivre, Simpson, De Parcieux, Price, Dodson, and Masseres, in treating upon the doctrine of probabilities, held up to view its application to casualty affecting human life from infancy to extreme age. In England the parochial registers had been imperfectly kept; the ratio of mortality for London, assumed by Simpson, was, in consequence, prodigiously high; the great talent of that eminent man, though it may be said to have *broached the* system, led him to apply his reasoning to erroneous data. In like manner, Dr. Price, who, to high proficiency as a mathematician, united every benevolent purpose that can be embraced by the mind of a Christian minister, sought to lay down a basis for those transactions in annuities and life assurance which are so evidently beneficial to a community; in prosecuting this intention, he referred to the registers of births and deaths kept at Northampton, and deduced from them the celebrated table of the decrements of life named after that town. The motives of Dr. Price in making choice of the

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